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ABSTRACT

The course outlined in this curriculum guide, modified to fit the quinmester organization of schools, focuses on the role of the individual as a consumer. The aim of this elective, grades 7-9 course is to help the student develop sound decision-making habits for functioning more effectively in the marketplace and best fulfilling his role as a consumer. The guide is divided into: 1) a broad goals section; 2) a content outline; 3) objectives and learning activities; and, 4) recommended textual materials, audio-visual materials, and supplementary materials. Course content includes sections on: money, credit buying, banks, good buying practices, aides to buyers, advertising, and consumer deceivers. Related documents are: SO 002 708 through SO 002 718, SO 002 768 through SO 002 792, and SO 002 949 through SO 002 970. (Author/AWW)

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AUTHORIZED COURSE OF INSTRUCTION FOR THE QUINMESTER PROGRAM

Social Studies: CONSUMER EDUCATION 6470.09
6412.22

DADE COUNTY PUBLIC SCHOOLS

DIVISION OF INSTRUCTION • 1971

SOCIAL STUDIES

CONSUMER EDUCATION

6470.09
6412.22

Written by Charles W. Snyder

for the

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DIVISION OF INSTRUCTION
Dade County Public Schools
Miami, Florida
1971

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INTRODUCTION

This course of study was written as part of a total effort to revise curriculum to fit the quinmester administrative organization of schools. The materials and information in this guide are meant to be neither all-inclusive nor prescriptive; but rather, an aide to teachers as they plan instructional programs, taking into account student needs and characteristics, available resources, and other factors.

The major intent of this publication is to provide a broad framework of goals and objectives, content, teaching strategies, class activities, and materials all related to a described course of study. Teachers may then accept the model framework in total or draw ideas from it to incorporate into their lessons.

The guide is divided into 1) a broad goals section, 2) a content outline, 3) objectives and learning activities, and 4) materials. The first section provides descriptive and goal-oriented information for the teacher; "indicators of success" refers to suggested prerequisite or corequisite experiences. The content outline illustrates, in general terms, the scope and major subdivisions of the course. The objectives and learning activities section, hopefully, provides a total picture of the concept or main idea and specific behavioral objectives for a set of given learning activities. The materials section of the guide lists resources in four categories: essential textural or other material; alternate classroom materials to use in place of or in addition to the aforementioned; supplementary teacher resources; and supplementary student resources. The appendix may include other material appropriate for a specific course: e.g., pretests, readings, vocabulary, etc.

Anyone having recommendations relating to this publication is urged to write them down and send to: Social Studies Office, Room 306, Lindsey Hopkins, A-1.

James A. Fleming
Social Studies Consultant

COURSE DESCRIPTION: A LOOK AT THE COMPLEX ROLE OF THE INDIVIDUAL AS A CONSUMER: THE SELECTION OF GOODS AND SERVICES, THE PROCESSES OF MODERN MARKETPLACE OPERATIONS, SOURCES OF HELP, THE RECOGNITION OF UNETHICAL AND FRAUDULENT PRACTICES. THE AIM OF THE COURSE IS TO HELP THE STUDENT DEVELOP SOUND DECISION-MAKING HABITS FOR FUNCTIONING MORE EFFECTIVELY IN THE MARKETPLACE AND BEST FULFILLING HIS ROLE AS A CONSUMER.

CLUSTER: POLITICAL AND ECONOMIC STUDIES
GRADE LEVEL: 7-9
COURSE STATUS: ELECTIVE

COURSE RATIONALE: The main purpose of Consumer Education is for the student to understand the physical properties of an economic system; buying, selling, trading, and apply this information to his own financial dealings in his environment.

COURSE GOALS:

1. THE STUDENT WILL EXAMINE THE EFFECT OF CREDIT BUYING UPON THE UNITED STATES ECONOMY.

2. THE STUDENT WILL GIVE EXAMPLES OF GOOD BUYING PRACTICES.

3. THE STUDENT WILL DESCRIBE THE ROLE OF GOVERNMENT, ORGANIZATIONS, AND PERIODICALS IN CONSUMER PROTECTION.

4. THE STUDENT WILL DESCRIBE SEVERAL METHODS USED TO SELL PRODUCTS AND DISTINGUISH BETWEEN LEGAL AND ILLEGAL METHODS.

COURSE CONTENT OUTLINE:

I. Money

A. Its value

1. To the economy
2. To the individual

B. How to obtain
C. How to use

II. Credit buying

A. Types
B. Advantages
C. Disadvantages

III. Banks

A. Purposes

1. To the government
2. To the economy
3. To the individual

B. Types

1. Commercial
2. Savings and loan
3. Credit unions

IV. Good buying practices

A. Comparison buying
B. Investigation before buying
C. Sale buying
D. Seasonal buying
E. Warranty and guarantee investigation

V. Aides to buyers

A. Magazines
B. Better Business Bureau
C. Government reports and agencies--local, state, and national
D. Consumer associations

VI. Advertising

A. Types
B. Methods

VII. Consumer deceivers

A. Packaging
B. High ball--low ball sales pitch
C. Inflated claims
D. Misleading sales

GOAL: THE STUDENT WILL EXAMINE THE EFFECT OF CREDIT BUYING UPON THE UNITED STATES ECONOMY.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Money--its value to the economy.	A. The student will show that a modern economy such as we have today, could not survive without money	1. Give a brief history of mediums of exchange used before the advent of a monetary system in the U.S.A. #1 acetate (2-30189C-1). 2. Have several students report on where our coins and currency are minted and printed. Perhaps a proof set can be shown to the class. 3. Give the students the following list and ask them how each item is dependent upon money. a. A small store b. A department store c. Your own school d. Dade County e. Florida f. U.S.A. 4. Divide the class into groups and have each group devise a method other than money which could be used to carry on an economy. Stress the point that all credit systems are based on a monetary system. 5. Show the film Story of Money, 1-10188.
	B. The student will analyze how money is used by the individual.	1. Have each pupil write an essay on what use money is to him; to his parents. 2. Explain the idea of needs (necessities) and wants (luxuries) to the class. 3. Have each pupil underline each want in his essay in number one with two lines and each need with one line. Each pupil will tell how many needs and wants he had and these will be tabulated for the class.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		4. Show the film Your Thrift Habits, 1-00441. 5. The teacher's guide for Economic Man (chapters 1-2) provides activities to introduce the concepts of wants and needs.
Money--how to obtain	C. The student will examine ways in which a junior high student could obtain money.	1. Have students suggest, through a buzz session, different methods of obtaining money. Possible methods: a. earning b. receiving gifts c. receiving an inheritance d. finding e. borrowing f. getting an allowance 2. Ask pupils to relate personal experiences regarding the different methods they have obtained money. 3. Have the class determine which methods are most common. 4. Discuss problems that could arise from borrowing.
Money--how to use.	D. The student will evaluate the possible uses of money.	1. Discuss these reasons for saving: a. To get interest b. To buy something c. To save for emergencies Possible resource: Transparencies: Buying Wisely. 2. Define a good and a service. Ask the students for examples of what goods and services they buy. 3. Define investment. Have the students list possible investments they could make.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		4. What do students obtain from other students when they loan money, paper, pencils, etc? a. Reimbursement b. Interest c. Friendship d. No repayment e. Enemies 5. Show the film Personal Financial Planning, 1-10217. Have each pupil draw up a budget for an allowance of $1.00 per week. 6. Explain the terms supply and demand. Have the students answer the following question: a. When would be the best time to buy a good? (1) high demand low supply (2) high demand high supply (3) high supply low demand b. What examples of supply and demand buying can you relate? i.e., clackers, frisbees, hula hoops c. Have the pupils relate fad buying to supply and demand. 7. Discuss: a. Why does the price of oranges go up after a season of severe frosts? b. Why are rents in Miami cheaper in June than September? c. What happens to auto prices if the manufactures produce too many cars?

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		8. Show the filmstrip, The American Consumer and discuss family money management.
		9. Use the section "The Game of Market," (chapter 4 and 5 in Economic Man, Book 2, to introduce the concept of supply and demand. The teacher's guide offers detailed lesson plans.
Credit buying	E. The student will identify the types of credit buying	1. Ask the students to name different types of credit cards.
		2. Have a speaker from one of the credit card companies explain the advantages and disadvantages of owning and using a credit card.
		3. Explain the difference between a charge account and a credit card. Ask the students what type of business has a charge account system?
		4. Survey the students as to who has used a charge account, i.e., store, Dipper Dan.
		5. Explain that a loan is obtaining money on credit.
		6. Divide the class into teams of two. Have one member of each team be a lender and the other be a borrower. A loan agreement including interest rate, time in which to be paid off, forfeiture clause, date payments are to be made, late penalty, and signatures of two co-signers, shall be drawn up by each team. The amount of each loan shall be $5.00. Have the class evaluate each other's loan agreements.
		7. Explain the term installment buying.
		8. Show the film Installment Buying, 1-04054.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Credit buying	F. The student will cite an advantage of credit buying.	9. Have each pupil list items that are bought on installments. Emphasize that most of these items are major and expensive needs or wants. 10. Show and discuss the filmstrip, Credit Buying. 1. Show the film The Wise Use of Credit, 1-10199. 2. Issue $5.00 play money to each student. Suggest the following items and ask which one the students would like to buy for the classroom. a. air conditioners--two 18,000 B.T.U. units. $600.00 b. ice water fountain $350.00 Have the students add up the amount of money they have on hand. this is not enough to buy either item. Ask the students how they could get the item or items they want. Options-- a. borrow money to buy b. buy on installment plan Principles involved: item can be purchased immediately with credit buying, payments would be deferred, and some or all cash on hand could be used for other purchases. The students will receive $5.00 per week per student through the whole year. 3. The section on credit in Law and the Consumer, (pp. 26-37) deals with advantages and disadvantages of credit buying. Discussion questions included.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Credit buying	G. The student will relate the disadvantages of credit buying.	1. Ask how many students would like to have both the air conditioners and the water fountain. 2. Have the students figure out how many weeks they would have to put their money into the installment payments to purchase both items. 3. Figuring the interest rate at 1½% per month on the unpaid balance, have the students compute the amount of interest that will have been paid during the installment purchase. 4. Explain over-spending and impulse buying. Ask the students for examples of how they have done either of the above. Is it easier to do if you have a credit card? 5. Compute how much money would have been saved if the class had saved their money and paid cash for their purchases. 6. After having discussed and weighed the advantages and disadvantages of buying on time and cash purchasing, have the class vote on which method they would choose. 7. Discuss this quote by the director of a Bank Americard Center (Thomas Monahan). "Train (your) salespeople to have customers use impulse buying and to sell merchandise at a higher piece. . ." a. To whom was he speaking? b. Do credit cards encourage impulse buying?
Banks	H. The student will analyze the importance of banks.	1. Have a speaker from one of the local banks speak to the class on the topic, The Importance of Banking to the Country. 2. Show the film Federal Reserve System, 1-10183. Ask the students to identify the Federal Reserve Bank serving Florida.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		3. Have a neighborhood businessman visit the class and speak on the topic, the bank's relationship to the businessman. 4. Show the film Money On the Move, 1-31173. Questions for discussion: a. What would happen if all banks would close? b. What could cause all banks to close? c. How can banks affect the economy by raising or lowering interest rates? d. What would happen if everyone decided to keep their money in a buried coffee can and not use banks?
Banks	I. The student will analyze the importance of banks to the individual.	1. Show the film Using Bank Credit, 1-00396. Ask the pupils if they feel there would be any difference in interest rates for the following types of loans: a. Mortgage b. New car c. Used car d. Personal 2. Compare the word collateral as used by a bank and used by a student, i.e., I.B.M. stock as collateral for a bank loan and a friend's frog as collateral between two students. 3. Show examples of how bank interest rates are more advantageous than small loan companies. 4. Have each student compute the interest he would receive if he put $100.00 in a saving account at 4% compounded quarterly for one year. a. Should everyone save? b. What is the advantage of regular saving?

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		5. Issue to each student a check book. Discuss how a check is made out and a balance is kept. Issue to each student three pictures (newspaper or magazine) of items to be purchased by the student using his checking account. Attach to each picture a card telling the store from which it was purchased and the cost. Have the students write checks to pay for their purchases.
		6. Ask the students what advantages and disadvantages there are to having a checking account.
Banks	J. The student will compare the types of banks.	1. On three separate days have a representative from a commercial bank, savings and loan bank, and a credit union come and speak to the class about the services offered by their establishment.
		2. Ask the students which type of bank would be best for the following: a. Savings accounts b. Checking accounts c. Mortgages d. Personal loans e. Automobile financing
		3. The three types of banks could be investigated by small groups of students with reports presented to the class. Students could visit the banks and interview a bank official.
		4. Arrange a field trip to one or two banks.

GOAL: THE STUDENT WILL GIVE EXAMPLES OF GOOD BUYING PRACTICES.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Good buying practices: Comparison buying Investigation before buying Sale buying Seasonal buying Warranty and guarantee investigation	A. The student will identify methods used to buy wisely.	1. Assign groups to determine the characteristics to look for when buying different goods--assign two goods to each group. 2. Collect and discuss warranties, guarantee, seals, labels, and tags. 3. With the help of girls in the class, prepare samples of convenience foods--mixes, frozen, foods, canned foods, and compare them to the same foods prepared completely at home. home. Compare as to flavor, taste, preparation time, cost, and quality and quantity for the price. 4. Order from Sears Education Resource Series--ER4--A Department Store in the Classroom. Have the students shop for items in the store using good buying practices. 5. Using the Sylvia Porter guide to seasonal buying, which can be obtained from the Miami Herald; have the students determine what time of the year would be best to buy different items. Why would the prices be lower or higher at different times of the year? 6. Have pupils compare prices for different goods at the beginning of the week to the prices for the same goods listed in the Miami Herald's sale ads on Thursday and Friday. 7. Explain the terms quantity buying and quality buying. Divide the class into two groups and have one group study the value of quantity buying and the other group study the value of quality buying. What different items would apply to each group? 8. Have four groups of students visit garages, plumbers, doctors, and lawyers, and report on comparison of prices for services.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		9. Questions for discussion: a. Is quantity buying always cheaper? b. Should you always buy name brands? e.g., clorox instead of some other bleach which is chemically identical.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		Agriculture Research Service U. S. Department of Agriculture Washington, D.C. 20250 b. Federal Trade Commission Washington, D.C. 20250 c. Food and Drug Administration U.S. Department of Health, Education, and Welfare Washington, D.C. 20201 d. Post Office Department--contact local post office. e. Department of Consumer Frauds Attorney General's Office Tallahassee, Florida f. Consumer Protection Division Metro Justice Building 1351 N.W. 12 Street Miami, Florida. Have the students evaluate the value of reading such materials before making a purchase. 2. Present situations to the class and have them decide what agency to consult. Example: You have rushed over to the store in response to an advertisement of a sale, but the store won't sell you the item at the sale price.
	D. The student will examine how the law protects the consumer.	1. This section of the course can be dealt with through the paperback book, Law and the Consumer, from the series, Justice in Urban America (State Adopted) Discussion questions and activities, are provided in the text. 2. Discuss: Should the laws protect the seller as well as the buyer? How?

GOAL: THE STUDENT WILL DESCRIBE THE ROLE OF GOVERNMENT, ORGANIZATIONS AND PERIODICALS IN CONSUMER PROTECTION.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Aids to buyers	A. The student will study different magazines which aid buyers	1. Have the students go to the library and read articles comparing goods and services in Consumers Bulletin and Consumers Report. Each student will report a study of a good or service reported in either of the magazines. 2. Bring back copies of the above magazines to the class and have the students study specific items listed on the board. 3. Read selected items from the magazines aloud and allow for discussion. The "Quote Without Comment" column in Consumer Reports provides fun and educational quotations from periodicals and are usually brief enough to put on transparencies. 4. Discuss: a. Why are there no advertisements in these magazines? b. Are these ratings of products infallible? (Quality can vary and products change)
Aids to buyers	B. The student will recognize the value of the Better Business Bureau and Action Line.	1. Have a speaker from the Better Business Bureau visit the class and explain the purpose of the B.B.B. and its value to the consumer. 2. Have the students study copies of Action Line from the Miami Herald to find examples of how consumers have been aided. 3. Obtain copies of the B.B.B. periodical letter which members receive. Discuss its value.
Aids to buyers	C. The student will investigate aids of the	1. Pass out to the class pamphlets from the following agencies:

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		3. Obtain (from Dade County legislators or the League of Women Voters) copies of recent or current consumer protection bills. Discuss whether and/or why they are needed and why they might not (or did not, if this is the case) pass. 4. Divide the class into groups and have each one propose laws for consumer protection for class consideration. Each group might be given a topic, such as packaging laws, advertising laws, safety.
Aids to buyers	E. The student will classify newspaper articles which aid the buyer.	1. Have the students bring in articles from the newspaper dealing with consuming and consumers, and discuss their value to the buyer. Sources: Sylvia Porter--Miami Herald Peter Weaver--Miami News 2. Classify the articles as to purpose: safety, economy, quality, ecological hazard, etc.
Aids to buyers	F. The student will analyze consumer associations which aid the buyer.	1. Have the class write to the following associations for information: a. Consumer Federation of America 1012 N. W. 14 Street Washington, D.C. 20005 b. American Council on Consumer Interests 15 Gwynn Hall University of Missouri Columbia, Missouri 65201 c. National Consumers League 1029 Vermont Avenue N.W. Washington, D.C. 20005 d. Consumers Union of U.S., Incorporated 256 Washington Street Mount Vernon, N.Y. 10550

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		e. Nader's Raiders Washington, D.C. 2. Questions for discussion: a. What value do such organizations have to the consumer? b. How could you become a part of such an organization? c. Could you start such an organization in the Miami area? d. What steps would you take in forming such an organization?

GOAL: THE STUDENT WILL DESCRIBE SEVERAL METHODS USED TO SELL PRODUCTS AND DISTINGUISH BETWEEN LEGAL AND ILLEGAL METHODS.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Advertising	A. The student will identify the types of advertising most frequently used to sell goods and services.	1. Discuss the following types of advertising: a. Word of mouth b. Leaflets c. Door to door d. Newspaper e. Magazine f. Radio g. Television 2. Elicit from the students examples of items they have bought because of word of mouth advertising. 3. Have the students collect samples of advertising leaflets distributed in their community. Questions for discussion: a. Do leaflets contribute to pollution? b. Would you buy a product solely because of leaflet advertising? 4. Have a representative of an encyclopedia company visit the class and explain his company's program of door to door advertising and sales. 5. Have a representative from a newspaper, magazine, radio station, and a television station sit on a panel and discuss advertising in their media--its importance and influence. 6. Have students read pages 10-23 in Law and the Consumer. Discussion questions are provided in the book.
Advertising	B. The student will recognize methods used in advertising.	1. Have students list and discuss advertising methods familiar to them. Possible methods: a. Rewards--stamps, bonuses b. Contests c. Repetition

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		e. Audio f. Senses (1) Smell (2) Taste (3) Feelings g. Prestige h. Gimmicks 2. Divide the class into groups and assign a method to each group. Each group should organize samples of advertising utilizing its assigned method. Each group will report its findings to the class. 3. Have a student tape several radio commercials and have the class analyze the methods of advertising used. 4. Video tape several television commercials and have the class analyze them for methods of advertising used. 5. Have a person who works for an advertising agency visit the class and answer questions about techniques used in advertising. 6. Write several ad items on small bits of paper. Have a student select one at random; give him 60 seconds to prepare; then he has to try to advertise it before the class. Items might include a statue of the teacher, a text book, etc. Have the listeners identify the method used.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
Consumer deceivers	A. The student will identify methods of packaging used to deceive the consumer.	1. Pass out unit price scales to the class and explain how they work. Have sgudents go to the store and report on six items which are misleading in regard to price per ounce. Compare regular, large, family size, and super. Have students report findings to the class. 2. Have students enumerate instances of packaging where contents have settled, i.e., --corn chips, cookies, potato chips. 3. Invite a butcher to visit class and explain cuts of meat, packaging of meat, and grades of meat. Have him compare cuts of meat to price and quality. 4. Investigate current legislative bills on fair packaging, and write legislators to encourage voting for consumer bills. 5. Discuss: a. Should meat be packaged in <u>all</u> clear wrapping? b. Do people in a store tend to reach for the smallest or largest packages? The brightest or dullest? c. Do people usually read labels and compare size by weight or net volume?
Consumer deceivers	B. The student will recognize methods used to sell higher priced goods and services.	1. Invite a used car salesman to class to present different sales pitches used to sell a car. 2. Have students act out a scene showing the sale of an expensive item, using any scheme to sell the item. 3. Ask the students to name the most expensive services. Question for discussion: How can doctors, lawyers, and tradesmen charge such high rates?

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		a. Fear factor--death, jail b. Immediate need--pipes leaking c. Scarcity d. Unions, professional organizations e. Lobby groups--A.M.A.
Consumer deceivers	C. The student will gather data proving that inflated claims are made for certain products.	1. Have each student list examples of products he has bought which did not live up to advertised claims. What can the consumer do when this happens? 2. Divide the class into six groups and have each group write an advertisement with false or inflated claims. Have each group present its advertisement to the class orally. The rest of the class will try to pick out the false or inflated claims. 3. Describe the role of the FTC and FDA in controlling false advertising. 4. Have students collect examples of ambiguous, emotional distortions such as "Bayer works wonders." Why can't the FTC take legal action against these claims?
Consumer deceivers	D. The student will recognize types of misleading sales	1. Have the students bring newspapers to class. Read the newspapers in class, looking for different types of sale ads. Types of sales: a. Fire sale b. Going out of business sale c. Outlet sale d. Grand opening sale e. Come on sale 2. Have the students canvass their neighborhood for evidence of misleading sales. Findings will be reported to the class.

FOCUS	OBJECTIVE	LEARNING ACTIVITIES
		3. Present a play in class depicting a young couple caught by a come-on sale. (A dining room set is offered at a fantastic price, but the salesman steers the couple to a higher priced set because the sale set just isn't good enough for them.)

MATERIALS:

I. RECOMMENDED TEXTUAL MATERIALS:

A. Linder, Bertram. Economics for Young Adults, New York: W. H. Sadlier Incorporated, 1971.

B. Berger, Robert, Teplin, Joseph. Law and the Consumer, Boston: Houghton Mifflin Company, 1969. (state adopted paperback)

II. AUDIO-VISUAL MATERIALS:

A. Films:

Federal Reserve System. 1-10183. 20 minutes. B.W.
Installment Buying. 1-04054. 10 minutes. B.W.
Money on the Move. 1-31173. 28 minutes. Color
Personal Finance Planning. 1-10217. 12 minutes. Color
Story of Money. 1-10188. 16 minutes. B.W.
Using Bank Credit. 1-00396. 8 minutes. B.W.
The Wise Use of Credit. 1-10199. 12 minutes. Color
Your Thrift Habits. 1-00441. 11 minutes. B.W.

B. Filmstrips:

The American Consumer. New York Times Filmstrip, (Shows an American family and how it spends money.

Credit Buying (from the series, Managing Your Money). McGraw Hill.
The Role of the Consumer. National Consumer Finance Association. (1000 Sixteenth Street, N.W. 701 Solar Building, Washington, D.C. 20006).

C. Transparencies:

Social Studies (series titles), Buying Wisely. Western Publishing Educational Services (1220 Mound Avenue, Racine, Wisconsin 53404).

III. SUPPLEMENTARY MATERIALS

A. Books:

Donaldson, Elvin F. and Pfahl, John K. Personal Finance, New York: Ronald Press Company, 1961.

Fitzsimmons, Cleo and White, Nell. Management for You, New York: J.B. Lippincott Company, 1964.

Lasser, J.K. and Porter, Sylvia. Managing Your Money, New York: Doubleday and Company, Incorporated 1963.

Oppenheim, Irene. The Family as Consumers, New York: Macmillan Company, 1965.

Starr, Mary Catherine. Management for Better Living, Revised Edition. Boston: D.C. Heath and Company, 1963.

Wilheims, Fred T. and Heimerl, Ramon P. Consumer Economics, Second Edition. New York: McGraw-Hill Book Company, Incorporated, 1959.

Wilson, W. Harmon and Eyster, Elvin S. Consumer Economic Problems. Cincinnati, Ohio: Southwestern Publishing Company, 1961.

B. Pamphlets:

Duffy, Helene and Stewart, Maxwell S. What Inflation and Tight Money Mean to You, Public Affairs Pamphlet Series. New York: Public Affairs Committee, Incorporated, August, 1970.

Margolius, Sidney. Family Money Problems, Public Affairs Pamphlet Series. New York: Public Affairs Committee, Incorporated, September, 1970.

Margolius, Sidney. The Responsible Consumer, Public Affairs Pamphlet Series. New York: Public Affairs Committee, Incorporated September, 1970.

Margolius, Sidney. Buyer Be Wary, Public Affairs Pamphlet Series. New York: Public Affairs Committee, Incorporated, September, 1970.

Money Management Institute of Household Finance Corporation. Your Guide for Teaching Money Management, Household Finance Corporation, 1965.

C. Periodicals:

Consumers Reports
Consumer Bulletin
Changing Times